

# POLICE AND FIRE PENSION FUND

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## MEMORANDUM

**Date:** October 23, 2013

**To:** Retirees and Beneficiaries

**From:** John Keane   
Executive Director - Administrator

**Subject:** Scam Alert pertaining to the Affordable Healthcare Act (ACA)

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The Jacksonville Sheriff's Office has been alerted by numerous agencies around the country of scammers who are soliciting personal information from targeted groups of people, such as people 65 years or older, and persons with disabilities, who are eligible to sign up for the new "Obamacare" program. Scammers are taking advantage of the confusion surrounding the ACA implementation as a way to fool you into sharing your personal information which puts you at risk for identity theft. Scammers use the information they obtain to open credit cards in your name or steal from your bank account.

### How the Scam Works:

You could receive a call from someone claiming to be from the federal government. The caller informs you that you've been selected to receive insurance cards through the new Affordable Care Act ("Obamacare"). However, before he/she can mail your card, the caller needs to collect personal information.

Scammers do a lot to make their requests seem credible. For example, they may have your bank's routing number and ask you to provide your account number. They may ask for your credit card or Social Security number, Medicare ID, or other personal information.

### How to Protect Yourself:

- **Hang up**, don't press any buttons and, if you received a voice mail message, don't call the scammer back. We all like to have the last word, but returning the phone call may just give the con artist information he can use.
- **The government typically doesn't call, text or email.** Government agencies normally communicate through the mail, so be very cautious of any unsolicited calls, text messages or emails you receive. Also, **if the government is contacting you, they should already have your basic personal info**, such as your Social Security number. **The Pension Fund office will never call you regarding your personal information.**
- **Don't trust Caller ID.** Scammers have technology that lets them display any number or organization name on your screen.